Filed 10/05/2004

Page 1 of 1



John H. Harland Company

Sarah King Bowen
Vice President, Assistant Secretary and Assistant General Counsel

## VIA RECEIPTED DELIVERY SERVICE

February 23, 2004

Carolyn Burnham Compass Bank 1 Compass Place New Bedford, MA 02740

Dear Carolyn:

Harland takes great pride in being the exclusive supplier of check products and related services to Compass Bank. We are delighted to hear of your pending acquisition of Abington Savings Bank.

We understand that prior to the acquisition Abington Savings Bank has had an agreement in place with a check vendor other than Harland, which agreement is to terminate shortly. Pursuant to the terms of our agreement, upon the termination of such other agreement, Harland is to become the exclusive vendor for Abington Savings Bank. Harland looks forward to working with Compass Bank to effect a smooth and orderly transition of the Abington Savings Bank branches from their previous vendor to Harland.

We anticipate providing the same excellent level of products and services to these Abington Savings Bank branches that Compass Bank has come to expect. Our representatives will be in touch with you shortly to work out the details of the conversion.

Yours truly

Saah King Bowen

Associate General Counsel

cc:

Mr. Skip Thompson

Mr. Patrick Donovan